

<b>Information to identify the case:</b>			
Debtor 1:	<b>Leroy Williams</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Texas		
Case number:	22-40352		
	Social Security number or ITIN:	xxx-xx-4909	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	3/21/22

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Leroy Williams	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1630 Gladewater Dr Allen, TX 75013-5354	
<b>4. Debtor's attorney</b> Name and address	Nathanael Steven Graham Graham Legal, PLLC 8501 Wade Blvd #340 Frisco, TX 75034	Contact phone 469-209-1589 Email: nathan@grahamlegalpllc.com
<b>5. Bankruptcy trustee</b> Name and address	Carey D. Ebert P. O. Box 941166 Plano, TX 75094-1166	Contact phone (972) 943-2580 Email: ECFch13plano@ch13plano.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Suite 300B 660 North Central Expressway Plano, TX 75074	Hours open: 8:00 - 4:00  Contact phone (972)509-1240  Date: 3/23/22

**For more information, see page 2**

Case number **22-40352**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 5, 2022 at 09:40 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Telephonic Hearing, Go to</b> <b><a href="http://www.planoch13.com">www.planoch13.com</a>, for instructions</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 7/5/22</b>    <b>Filing deadline: 5/31/22</b>  <b>Filing deadline: 9/19/22</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. A proof of claim may be filed electronically. Click the "File a Claim" button on the home page at <a href="https://www.txeb.uscourts.gov/">https://www.txeb.uscourts.gov/</a> to submit a claim. Contact the bankruptcy clerk's office for further instructions. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors		
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan will be sent separately. The hearing on confirmation will be held on: <b>6/8/22 at 09:30 AM</b> , Location: <b>Telephonic hearing to be held:</b>  <b>Objections to confirmation must be filed in writing with the Court no later than (14) days prior to the scheduled hearing to consider confirmation of the plan.</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.

In re:  
Leroy Williams  
Debtor

Case No. 22-40352-btr  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0540-4  
Date Rcvd: Mar 23, 2022

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db	Leroy Williams, 1630 Gladewater Dr, Allen, TX 75013-5354
8128770	+ Alex Hayton, c/o Suzanne D. Meehle, Meehle & Jay P.A., 1215 E. Concord St., Orlando, FL 32803-5408
8128771	CMRE Financial Services, Attn: Bankruptcy 3075 E Imperial Hwy St, Atwood, CA 92811
8128773	Graham Legal, PLLC, 8501 Wade Blvd Ste 340, Frisco, TX 75034-6265
8128775	+ Nationwide Recovery Systems, 501 Shelley Drive Suite 300, Tyler, TX 75701-9553
8128776	Patrick Chiu, Po Box 2383, Allen, TX 75013-0041
8128779	+ United Revenue Corp., Attn: Bankruptcy 204 Billings Street Ste, Arlington, TX 76010-2495

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: nathan@grahamlegalpllc.com	Mar 23 2022 23:23:00	Nathanael Steven Graham, Graham Legal, PLLC, 8501 Wade Blvd #340, Frisco, TX 75034
tr	Email/Text: ebn@ch13plano.com	Mar 23 2022 23:23:00	Carey D. Ebert, P. O. Box 941166, Plano, TX 75094-1166
ust	+ Email/Text: ustpreion06.ty.ecf@usdoj.gov	Mar 23 2022 23:23:00	US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231
8128769	+ Email/Text: bankruptcy@acimacredit.com	Mar 23 2022 23:23:00	Acima Credit, 9815 S Monroe St, Sandy, UT 84070-4297
8128772	+ Email/Text: CSIBKR@CREDITSYSTEMSINTL.COM	Mar 23 2022 23:23:00	Credit Systems International, Inc, Attn: Bankruptcy, PO Box 1088, Arlington, TX 76004-1088
8128774	+ EDI: IRS.COM	Mar 24 2022 03:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
8129032	+ EDI: RECOVERYCORP.COM	Mar 24 2022 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
8128777	EDI: RMSC.COM	Mar 24 2022 03:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
8128778	EDI: TFSR.COM	Mar 24 2022 03:23:00	Toyota Financial Services, 5005 N. River Blvd. NE, Cedar Rapids, IA 52411
8128780	+ Email/Text: USATXE.Bankruptcy-tyler@usdoj.gov	Mar 23 2022 23:23:00	United States Attorney's Office, 110 North College Avenue 700, Tyler, TX 75702-7237
8128781	+ Email/Text: ustpreion06.ty.ecf@usdoj.gov	Mar 23 2022 23:23:00	United States Trustee's Office, 110 North College Avenue 300, Tyler, TX 75702-7231
8128782	Email/Text: vci.bkcy@vwcredit.com	Mar 23 2022 23:23:00	Volkswagen Credit, Inc, Attn: Bankruptcy, PO Box 3, Hillsboro, OR 97123-0003

TOTAL: 12

District/off: 0540-4

User: admin

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Date Rcvd: Mar 23, 2022

Form ID: 309I

Total Noticed: 19

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*	Carey D. Ebert, P. O. Box 941166, Plano, TX 75094-1166
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2022 at the address(es) listed below:

Name	Email Address
Carey D. Ebert	on behalf of Trustee Carey D. Ebert ECFch13plano@ch13plano.com
Carey D. Ebert	ECFch13plano@ch13plano.com
Nathanael Steven Graham	on behalf of Debtor Leroy Williams nathan@grahamlegalpllc.com magan@grahamlegalpllc.com
US Trustee	USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 4